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Members of the Insurance and Real Estate Committee,

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I would like to start by thanking Senator Bartolomeo for being the kind of representative we need one who listens and tries to do her best to facilitate our requests. My husband and I are volunteer firefighters, nothing different than many others in this state; except we have a 16 year old daughter with a rare genetic disease that makes life very challenging for her. She has Ehlers Danlos Syndrome which is a disease that affects her connective tissue and much more, where she dislocates her joints repeatedly and often, she has serious issues with every system of her body. She has multiple sub diagnosis; she has severe anxiety, which is another classic add on to Ehlers Danlos syndrome, PTSD, she has some arthritis, she has POT(Postural Orthostatic Tachycardia Syndrome) this cause her to have an erratic heart rate as well as blood pressure, it can cause her to lose consciousness immediately upon standing and at times cause her to be bedridden for days. She has many more issues which make her life a challenge. Imagine all this and being only 16 how can there be independence? Well we have found a way with a service dog. Oh great many say that is awesome. Well very quickly we found out that there is no insurance that covers these costs that a person's on their own to raise money for such an animal. While speaking with the senator who did quite a bit of research herself trying to find some funds for us I asked she put in legislation so insurance would cover service dogs. That is what brings everyone here today. I want everyone to know this legislation will not help my family we have been able to raise a little more than 15,000.00 as of now, and our daughter will be going for training while we finish raising a total of 25,000.00 which is the total cost of one of these dogs being trained and training for their new owner and certifications and after care. She is waiting for her time and will go for training and receive her dog as soon as the dogs are ready. This should be

late spring to early summer. However no one should be put through this huge task of raising money. Dogs range from about 10,000.00 up depending on the type and different circumstances. Accredited dog training facilities would be the only facilities that would be funded so that someone off the street couldn't say ok I will train and get your dog certified, it would need to be companies who are accredited. The company we are working with includes the 2 weeks of training, certification, after care and much more. It is by far not hand us 10 to 25 thousand for a dog and good bye it is a commitment from this accredited group to my

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daughter for the long run. We needed to have a prescription from a doctor we needed to provide medical history from multiple doctors and therapists. Not everyone with a disability needs a service dog; however those who do should have access to them. A service dog that is trained properly can and will prevent many trips to the Emergency department. The dog and their partner become more like 1 the dog will recognize when the handler is in trouble and react. For instance we have stairs which our daughter must climb to get to her bedroom. The dog will be trained to stop her from starting down the stairs until she gives a specific command. If she passes out due to her pots the dog will stay with her and make sure once she wakes up she dials 911. The dog can assist with carrying thing, opening doors, turning on and off lights just to mention a few things. These dogs are not pets they are life savers, they are supports just like wheel chairs, crutches and braces, they are the difference between a life of being limited to a life of some independence. I spoke with a woman yesterday who told me that since she has received her service dog she has not had to be brought to the emergency department by ambulance for nearly 5 years. Imagine the savings there can be to insurance companies. She said she used to go by ambulance at least once a month for falls, she said that now her dog senses when she is going to pass out or fall and will help her to a chair or will force her to stop and sit. I do believe that real need has to be present and that not only physical disabilities should be covered, PTSD should be way high on the list of those who qualify for service dogs, as well but not limited to just that. For instance a person who is blind or hearing impaired might benefit from a service dog.. It is proven that these animals are a huge help. Our service men and women arriving home after serving our country are forced to either raise their own money or do without a dog that

could literally save their lives. I know the question of cost effectiveness will be risen however if the benefits the dogs provide and are proven to cut medical costs should prove to eventually cost insurance companies far less than now. I strongly urge that this bill be put through and then I pray that it goes onto be the law in the entire United States. In closing I want to go back and ask you; if you child was 16 and had to rely on adults to do most everything and then suddenly there was a service dog that helped your child to become independent and allowed her to do so much more than be home, be tutored because a fear falling, that could prevent multiple Emergency departments for falls and dislocations wouldn't you want the insurance you pay so dearly for to cover at least part of a dog? Insurance should help those who have a true need for a service dog by providing them with a means to make it possible. Once again thank you Senator Bartolomeo without your understanding and your true commitment to the better of our citizens this would not be happening.

Respectfully submitted Lori J. Helmedach









